

**United States Bankruptcy Court
Eastern District of Oklahoma**

IN RE:

Russell Wayne Johnson

Case No.: 14-81033

Chapter: 13

Melissa Lona Johnson

Debtors

**NOTICE OF REQUIREMENT TO FILE A CERTIFICATION
OF COMPLETION OF COURSE IN PERSONAL FINANCIAL MANAGEMENT**

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management, after the petition is filed, in order to receive a discharge under chapter 7 (11 U.S.C. § 727), chapter 11 (11 U.S.C. § 1141(d)) or chapter 13 (11 U.S.C. § 1328(g)). To obtain a list of qualified training agencies, go to: www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm.

Pursuant to Rule 1007(b)(7) of the Interim Rules of Bankruptcy Procedure, the debtor(s) must complete and file the Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 23) unless an approved provider of an instructional course concerning personal financial management has filed a Financial Management Certificate(s) as described in 11 U.S.C. § 111. The Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management(Official Form 23) or Financial Management Certificate(s) must be filed in all individual chapter 13, chapter 11, and chapter 7 cases. To obtain a copy of Official Form 23, go to: www.uscourts.gov/bkforms/bankruptcy_forms.html#official.

You must take this course and request the provider file with the Court, the the Debtor(s) Financial Management Certificate(s). However, in order to receive your discharge you should file the Certification of Completion of Instructional Course Concerning Personal Financial Management(Form 23). Please consult your attorney if you have one.

Debtor(s) and/or debtor(s)' attorney are hereby notified that Official Form 23 or the Debtor(s) Financial Management Certificate must be filed before a discharge can be entered. Debtor(s) in a chapter 7 case must file Official Form 23 or the Debtor(s) Financial Management Certificate within 60 days after the first date set for the meeting of creditors under §341, and Debtor(s) in a chapter 13 or chapter 11 case must file Official Form 23 or the Debtor(s) Financial Management Certificate before the last plan payment is made. Failure to file the certification or the Certificate(s) will result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the Official Form 23, the debtor(s) must pay the full reopening fee due for filing the motion.

If you need further assistance, please call the Clerk's Office at 918-549-7200 or visit our website located at: www.okeb.uscourts.gov.

Dated: November 17, 2014

**Therese Buthod
CLERK, U.S. BANKRUPTCY COURT**